

Montana Business Educators Attend & Lead at 2018 WBEA Conference

Business educators from Montana traveled to Boise over the weekend to attend the [Western Business Education Association](#)'s 2018 Conference. Hosted by the Idaho Business Education Association, the WBEA 2018 Conference—Empower Your *Why*—was held in Idaho's Capitol City February 15-19.

Over 200 business educators from across the western United States traveled to Boise to participate in leadership training, hands-on technology workshops, instructional sessions, certification testing, exploration of curriculum resources and tools from national vendors, and professional networking.

During the conference, the annual meeting of the WBEA Executive Board was held. The [Montana Business Education Association](#) (MBEA) was represented by MBEA President Nicole Bogunovich (Billings West) and MBEA President-elect Calie Wineinger (Froid Schools). Two other Montana business educators served on the WBEA Executive Board as Elaine Stedman (retired, Sidney High School) is the 2017-2018 WBEA Past President and Montana Business Education Specialist Eric Swenson is the WBEA Secretary.

One item of business taking place during the WBEA Executive Board meeting to note is Business Education Specialist Swenson being elected to a second, two-year, term as the WBEA Secretary.

MBEA President Nicole Bogunovich and MBEA President-elect Calie Wineinger also participated in the WBEA Professional Development Leadership Training during the conference. The Professional Development Leadership Training is an opportunity to network, energize, and develop leadership skills. The workshop is sponsored by WBEA and state associations and encompasses the Presidents-elect workshop, Membership Directors workshop, and leadership training. Some of the topics the workshop covers include structure of professional organization leadership, communications, meeting management, and other leadership responsibilities.

The Western Business Education Association is the western regional affiliate of the National Business Education Association. The Western Business Education Association is comprised of business educators from the 10 western states, including Alaska and Hawai'i, as well as the Canadian provinces of Alberta and British Columbia, and the territory of Yukon.

The Western Business Education Association 2019 Conference will be hosted by the Arizona Business Education Association at the El Conquistador Tucson in Tucson, Arizona, February 14-18.

Save the Date—Montana Economics Seminar for Teachers this Summer

The [Montana Council on Economic Education](#) is happy to announce the details for this summer's Economics Seminar for Teachers.

The 2018 Economics Seminar for Teachers will take place July 26 & 27 in Bozeman on the Montana State University campus. The two-day will begin with lunch on Thursday, July 26, with classroom sessions through the afternoon, and teacher appreciation dinner. On Friday, July 27, classroom sessions will be held in the morning and an afternoon field trip. The seminar will conclude by 3 pm.

Professors and industry experts will be providing a multi-day professional development program featuring the best practices in teaching economics at the high school level. Participants will be able to earn 12 OPI Renewal Units.

Registration materials will be available soon. If interested in attending or if you have any questions, please email mcee@montana.edu.

NGPF Summer Institute 2018 Applications Now Open

Looking for great Professional Development opportunities this summer? Next Gen Personal Finances' Summer Institute may be what you are looking for.

NGPF is excited to announce that applications for the Summer Institute 2018 are now open.

This year, NGPF will be hosting TWO Summer Institutes—that means 24 educators will have the opportunity to join Next Gen Personal Finance this summer.

Summer Institute Dates:

--June 24-27, 2018

--July 22-25, 2018

The application deadline is March 9, 2018. The application can be completed at <https://docs.google.com/forms/d/e/1FAIpQLSe4hqzMaNhdaQJh5le8iFtBnzcJCvM1L7CpmLgwt1qPeJ1lbw/vie wform>

What to Expect From Summer Institute:

--An opportunity to network with eleven other passionate, dedicated, innovative personal finance educators from around the country

--Meaningful, relevant workshops from NGPF staff as well as special guest presenters

--A school-year commitment of serving as an NGPF Fellow, sharing your expertise with the HGPF nationwide community

--All expenses paid, including transportation, hotel accommodations (4 days/3 nights), all meals, and a few fun events around town

--A lot of hard work and a lot of fun.

Who Should Apply?

NGPF anticipates selecting teachers with a diverse set of experiences. For example, last year's Summer Institute had 24 participants across two sessions hailing from 15 states who came from a variety of school types (public, charter, and private), settings (rural, suburban, and urban), and had different levels of teaching experience.

Applicants must:

- Be current US high school personal finance teachers or teacher-educators
- Be able to travel to the NGPF Palo Alto, California, office where the Summer Institute will be held
- Participate in all sessions during the 2 1/2 day professional development including a Welcome Dinner on the Sunday of your arrival
- Serve as an NGPF Fellow for the 2018-2019 school year (details to be provided)
- Submit a completed application by March 9, 2018

For insight into how we made our selections last year, read

<https://docs.google.com/document/d/1ytoHtEEHDJScxNBbS5etCi9nIfDJ2my5ZZeQsDmMP-c/edit>.

For questions, please contact laura@ngpf.org.

Resource from the FTC for 2018 National Consumer Protection Week—March 4-10

The Federal Trade Commission (FTC) educates consumers about issues that affect their daily lives, including their financial well-being, health, and privacy. Within the [FTC](#) Bureau of Consumer Protection, the [Division of Consumer and Business Education \(DCBE\)](#) seeks to educate and empower consumers by providing them with [simple and practical information](#) adapted for particular audiences. This information helps people understand their rights and recognize, avoid, and [report frauds](#).

DCBE produces, promotes, and disseminates educational messages and materials to the widest possible audience through multi-faceted communications and outreach programs. These efforts involve the use of print, broadcast, and [electronic media](#), the Internet, special events, and partnerships with other government agencies, consumer groups, trade organizations, and businesses.

The FTC creates consumer and business education materials, participates in hundreds of outreach events each year, including webinars, trainings, presentations, and Twitter chats, publishes hundreds of scam alerts and other blog posts, in English and Spanish, and sends free email alerts to hundreds of thousands of subscribers. The [FTC's bulk publication ordering website](#) allows about 15,000 organizations a year – police, libraries, schools, banks, etc. — to order materials to distribute in their communities.

The [Consumer.gov](#) site is designed to reach audiences with little time or limited English proficiency. It features a bank of basic materials on a variety of topics, including: making a budget, opening a bank account, using credit and prepaid cards, the importance of a credit report, and how and why to protect personal information. The materials are easy-to-use and direct, suitable for students in their teens or adult years. Consumer.gov has lesson plans, videos and audio read-alongs to support people with different learning styles, and includes free resources for teachers, librarians, and other community leaders.

The FTC takes a lead role in organizing the annual [National Consumer Protection Week](#). This coordinated campaign encourages consumers nationwide to take full advantage of their consumer rights and make better-informed decisions.

Do you teach people about everyday financial issues? [Consumer information from the FTC](#) is available at no cost and is in the public domain. That means you can print it, copy it, post it, or link to it freely.

Share the resources with students, friends, family, coworkers, and neighbors.

Share tips, use your social networking skills, or, [order free materials](#) to hand out at events or conferences—or just to give out in your community.

National Consumer Protection Week (NCPW). NCPW, which takes place March 4-10, 2018, is a time to help people understand their consumer rights and make well-informed decisions about money. [NCPW.gov](#) is a one-stop site that offers a toolkit to help with planning consumer protection events in every community, and also a [toolkit](#) for reaching members of the military about consumer protection. [NCPW.gov](#) has a list of helpful tips and resources from federal, state and local agencies and other consumer protection groups. The website also offers [free materials](#) that people can order in English and Spanish. If ordering for an event, please allow up to four weeks for delivery.

Kids' Online Safety. The FTC developed [Net Cetera](#), an awareness campaign to teach kids and parents how to stay safe online. The research-based campaign was informed by input provided by internet safety, child development, cyberbullying, and public health experts from around the country. Consumer and Business Education has provided more than ten million free copies of the campaign's flagship guide for parents, Net Cetera: Chatting with Kids About Being Online, to schools, school districts, law enforcement, libraries and other community organizations across the nation. The online Net Cetera Community Outreach Toolkit includes the guide for parents, a booklet for kids, videos for parents and kids, slides and discussion guides to use in a presentation, and ideas to help people spread the word about online safety.

[You, Your Students, & Your School can Win \\$750 in No Kid Hungry Photo Contest](#)

[mt.nokidhungry.org](#) wants to see *your* photos in the second annual [#MTSCHOOLEATS Photo Contest](#).

Any Montana Public School staff, faculty, students, food personnel, or school volunteers are eligible to enter.

The aim of the contest is to showcase schools meals across the state that demonstrate good, healthy food being prepared by Food Service Staff.

\$750 First Place prizes and \$375 Runner-Up prizes will be awarded in three categories:

1. Breakfast Foods
2. Indigenous Foods
3. Everything Else

Submissions will be accepted from February 1, 2018 through March 31, 2018.

[CLICK HERE FOR INSTRUCTIONS AND ENTRY FORM](#)

[Planning to Attend the ACTE Region V Conference in April? How About a First-Time Attendee Stipend?](#)

If the [2018 Region V Leadership Conference](#) in Colorado Springs (April 11-14) will be the first time you have attended a Region V conference, be sure to apply for one of the stipends available.

Up to 10 \$500 stipends will be awarded for the 2018 Conference in Colorado and the 2019 Conference in Montana (in Bozeman, April 2019). The stipend will be spread over two years with \$250 paid upon attending each conference.

Awards will be made at the conference and deadline for submission is **March 15**. Region V will notify you by April 1 if you are receiving the stipend.

To apply, please complete and submit the online application at https://www.acteonline.org/uploadedFiles/Who_We_Are/Regions/Region_V/1st%20TimerStipend%20for%20Region%20V_100316.pdf.

Spring in the Springs—Register Today for the ACTE Region V Conference in Colorado Springs in April
Region V is the [Association for Career and Technical Education](#)'s (ACTE) western region and the 2018 Region V Conference will be held just down the road in Colorado Springs.

The [2018 ACTE Region V Conference](#) will take place April 11-14 at the [Cheyenne Mountain Resort](#) in Colorado Springs, Colorado.

Registration for the [2018 ACTE Region V Conference](#) is \$425 and includes most meals during the conference. Hotel rooms can be booked directly at the [Cheyenne Mountain Resort](#) for \$144 per night plus tax.

View the [Schedule at a Glance](#) as you plan your travel.

For more information about Region V and the 2018 Region V Conference, visit www.acteonline.org/regionv.

Please note, the 2019 ACTE Region V Conference will be hosted by [Montana ACTE](#) and in Bozeman, April 2019.

Summer Professional Development for Joy & Beauty of Computing and Mobile CS Principles in Butte
Montana Tech will be holding two Professional Development workshops for Montana high school teachers interested in adding computer science to their classroom and/or wanting to enhance current skills and curriculum.

[Joy and Beauty of Computing](#) and [Mobile Computer Science Principles](#) will be held June 25-29 on the Montana Tech campus in Butte.

[Joy and Beauty of Computing](#) will focus on Computational Thinking, and Python programming, Topics in CS with [Mobile Computer Science Principles](#) including App Inventor programming, computational thinking, data and information.

For details, requirements for participants, and to register please visit hs.umt.edu/cs/summer-offerings/jbc.php if interested in [Joy and Beauty of Computing](#) and hs.umt.edu/cs/summer-offerings/mobile-csp.php for [Mobile Computer Science Principles](#).

Announcing the Montana 2018 Personal Finance Challenge

The Montana Personal Finance Challenge is comprised of two parts: the preliminary online competition and the in-person state competition. Teams of 3-4 students will compete individually and as a team. Each team member is given a unique access code to compete in the preliminary online competition while being monitored by a teacher.

Each participant in the online competition has 35 minutes to answer 30 questions, and once begun, must be completed within a three-hour window. The questions are designed to test students' knowledge in 10 areas of personal finance: thinking economically, earning income, paying taxes, budgeting, saving, financial planning, investing, borrowing, banking and financial institutions, and insuring.

Each team's score will be determined by combining the scores of the three highest-scoring individuals in each category. The seven highest-scoring teams will be invited to compete at the state competition in Helena.

The state competition includes a team challenge wherein teams have 90 minutes to develop recommendations for a fictional family's financial situation. Teams will present their recommendations to panel of judges.

The judges will determine which team will compete in the National Personal Finance Challenge on May 11, 2018 in Nebraska.

Awards are earned on an individual and team basis. Trophies are awarded to the three highest-scoring teams. Additionally, individual winners are awarded cash prizes.

WHERE The Online Challenge will determine the top 7 teams to come to Helena, at the Federal Reserve Bank, to compete in the Montana Personal Finance Challenge.

WHO All high school students are eligible. Teachers may enter multiple teams. There is no registration cost to teachers or students to participate in the Challenge. The Montana Council on Economic Education (MCEE) will cover the travel costs for state finalists.

WHY Provide students interested in personal finance the opportunity to gain more knowledge and showcase their skills in a fun and competitive manner.

REGISTER your teams by going to financechallenge.unl.edu.

The Online Challenge will be held March 5-23, 2018, with the State Challenge on Monday, April 16, 2018, in Helena. The National Challenge will be held on Friday, May 11, in Lincoln, Nebraska.

Resources Available for Practice:

Council for Economic Education - www.financechallenge.unl.edu

--Rapid-fire question practice

--Case Study scenarios

--Sample quiz questions

Minnesota Council On Economic Education - www.mcee.umn.edu

--Sample Case studies

EconEd Link - www.econedlink.org

--Personal finance lessons

Federal Reserve Education.org - www.federalreserveeducation.org

--Lesson plans

--Videos

Jump\$tart Coalition - www.jumpstartcoalition.com

--Basic management and personal finance materials

Montana Family Finance - www.familyfinance.montana.edu.index.php

-College curriculum and other training

It All Adds Up - www.italladdsup.org

--Online games and simulations

National Endowment for Financial Education Bureau- nefe.org

--Teacher resource section

For questions, please contact Rhonda Krieger at the Helena Branch of the Federal Reserve Bank of Minneapolis at rhonda.krieger@mpls.frb.org or by phone at 406.447.3871.

Apply Today for a FREE 2018 Advanced Accounting Training—Boise, June 19-21; Stipends Available

The application for the [2018 APBP: Accounting Program for Building the Profession](#) (formerly known as Accounting Pilot & Bridge Project) training is now open. The American Institute of Certified Public Accountants (AICPA) has partnered with state CPA societies and/or state departments of education throughout the country to bring you training sessions to equip you with higher order accounting curriculum that will increase your students' engagement.

Becoming a part of APBP is not only FREE, but also provides high school teachers with a \$200 stipend upon completion of the program.

More than 1,000 high school teachers in 42 states have attended the training, received their free materials and been provided ongoing support. Are you interested? Head over to the APBP website to find a training near you.

A 2018 training for Idaho, Montana, and Utah is currently scheduled for June 19-21 in Boise on the Boise State University campus.

Details about the [2018 APBP: Accounting Program for Building the Profession](#) project can be found at www.startheregoplaces.com/teacher/apbp-advanced-accounting.

To see the topics to be covered in the training, download a PDF of the [sample rubric](#).

AICPA research has found the first accounting course high school students take greatly impacts their decision to pursue accounting as a major and career choice.

Save the Date—Montana Economics Challenge 2018

The Helena Branch of the Federal Reserve Bank of Minneapolis will host the *23rd Annual Montana Economics Challenge* on Monday, March 5, 2018 in Helena at the Great Northern Hotel.

The Economics Challenge is a one-day contest in which secondary students compete as team members and as individuals for prizes based on their knowledge of economics. The National Competition held in New York City will feature winning teams from four regional economic challenges. One of the four regional competitions, The Heartland Region, is held in Minneapolis, Minnesota. Winning teams from eight other states will meet to determine which teams advance to the national event.

During the first three rounds of competition, students are tested in four areas: macroeconomics, microeconomics, current events/economic applications and international economics. The final round is a timed quiz-bowl play-off between the top two teams in each of two divisions. The first team to answer a majority of the questions wins.

For more information, please contact Helena.MTChallenge@mpls.frb.org or call Rhonda Krieger (406.447.3864) or Leslie Wunderwald (406.447.3820) at the Helena Federal Reserve Branch.

Head East for the 2018 NBEA Convention—March 27-31 on Baltimore's Waterfront

Register now for the [National Business Education Association \(NBEA\) 2018 Convention & Trade Show](#) in Baltimore, March 27-31, 2018. You won't want to miss this cutting-edge, energizing convention focused on the advancement of business education.

Early-Bird registration for the 2018 NBEA Annual Convention ends March 7, 2018.

The NBEA 2018 Convention will provide over 70 exciting and cutting-edge educational sessions, more than 20 technology workshops that will expand specific skills and introduce new technology, and general session speakers who will educate and inspire.

In addition, the Business Education Research Conference will be held in conjunction with the NBEA 2018 Convention. Do not miss this amazing opportunity to enhance your knowledge and skills as a business educator, take part in networking opportunities, and be challenged to return to your classroom ready to educate, empower, and energize your students.

With more than 130 attractions, museums, historic sites, and performing arts groups, Baltimore promises something for everyone. From "The Star-Spangled Banner" to African American history, to The Baltimore Basilica (America's first cathedral), there's something exciting around every corner.

NBEA is excited to offer pre- and post-convention tours as well. Come early and stay late to be involved in all that the NBEA 2018 Annual Convention has to offer.

Visit the NBEA 2018 Convention site (www.nbea.org/newsite/conferences/convention/convention.html) to access the complete convention details, including general convention information, session descriptions, professional development seminars, technology workshop descriptions, and information on pre- and post-convention tours.

Fun Facts and Trivia

The Tasmanian devil is a carnivorous marsupial of the family Dasyuridae.

Once native to mainland Australia and is now found in the wild only on the island state of Tasmania, including tiny east-coast Maria Island where there is a conservation project with disease-free animals.

Adult Tasmanian devils are usually about the size of a small dog.

They have coarse brown or black fur and a pudgy appearance that makes them look like baby bears

Tasmanian devils have sharp teeth and strong, muscular jaws that can deliver one of the most powerful bites of any mammal on Earth.

When threatened, a devil will lunge at its attacker, shriek, howl, bare its teeth, and often spin around in circles like the cartoon Taz.

Devils will also display these behaviors when trying to join in as other devils are eating an animal carcass or fighting for a mate.

Tasmanian devils are nocturnal animals, spending their days alone in hollow logs, caves, or burrows, and emerging at night to feed.

They are voracious eaters and will consume everything—including hair, organs, and bones.

Devils can eat up to 40% of their body weight in a day.

Like all marsupials, Tasmanian devil mothers give birth to very tiny young (about the size of a raisin). Once born, the babies crawl up the mother's fur and into her pouch.

The Tasmanian Devil, commonly referred to as Taz, first appeared in the 1954 release of Warner Brothers' *Devil May Hare*, which also featured Bugs Bunny.

Taz appeared in only five shorts before Warner Bros. Cartoons closed down in 1964.

The character's speech, a deep, gravelly voice peppered with growls, screeches, and raspberries, is provided by Mel Blanc.

Taz also appeared in the 1983 movie *Daffy Duck's Fantastic Island* as Yosemite Sam's first mate.

In the late 1990s to early 2000s, when Chevrolet used the Looney Tunes as part of their NASCAR campaign, the Chevrolet Monte Carlo racing teams were referenced as Team Monte Carlo, with the Tasmanian Devil as the mascot.

Issues of the Wednesday Reader are archived on the Montana Business Education Association (MBEA) website at www.mbea.info. The Wednesday Readers are under the Newsletter section and listed most-recent first.

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"You don't make decisions because they are easy; you don't make them because they are cheap; you don't make them because they're popular; you make them because they're right." ~Rev. Theodore Hesburgh